

My name is Ben Williams and I wanted to briefly bring to your attention several concerns I have with the proposed regulations that could have a negative impact on my business powered by Quixtar.

The regulation for a seven day waiting period presents a problem for me because there is a lot of momentum going with a new person that is excited about the opportunity. Of course a major point of any business is to make money and we like to help people start making money as quickly as possible (4-6 weeks). The seven day waiting period would keep prospects from getting registered quickly by adding a whole extra week to the process, and hence, would slow down their progress in becoming profitable. Outside of that, the seven day waiting period may be applicable to other businesses that, unlike Quixtar, do not have a money back guarantee. In short, I believe that the waiting period requirement should be eliminated in cases where there is no money back guarantee.

The requirement to provide references is also, I believe, flawed. In my business, prospects are introduced to the team (other Independent Business Owners, IBOs, or other people building a business powered by Quixtar) before they are even given the opportunity to register. We want to show prospects success so that we can boost their confidence in their ability to build a successful business, so we introduce them to successful members of the team. If we were required to give out information of others, it would violate their privacy and personal lives greatly. It would violate their privacy by having their information given out to many, many people. Not to mention the fact that some people who don't really understand the business and the opportunity choose to blog online every negative thought or notion they have about the business and the opportunity. The personal information of these "references" could easily leak out to nay-sayers on a massive scale and that could create some very serious problems for people chosen as "references." I believe that the requirement to provide any number of references should be eliminated.

As far as the litigation list is concerned, the proposal does not adequately cover what a "seller" is and people could be forced not only to list all litigation involving Quixtar, but also the entire IBO force across the country. This list would also not be limited to cases found against the seller, but even filed cases with no merit. I believe that the requirement to disclose past litigation should be eliminated.

I do not believe there should be a requirement to make different disclosures for every income claim. In the case of direct selling I believe it delves too much into a person's personal life. However, if a disclosure is needed there should be a simple disclosure such as the average monthly income for an active person in the business.

Finally, I believe the requirement to substantiate an income claim needs to be altered. Obviously a person should be able to substantiate any income claim. If you were unable to do so that is nearly equivalent to lying. IBOs should be able to substantiate any income claim, but should not be required to disclose it except when required by the FTC and similar state agencies in an agency investigation.

I imagine it is a tough challenge to come to a final rule that prevents deception by scams without penalizing honest entrepreneurs. The proposed rules are well intentioned, but I believe if put into place as they are, those good intentions would not translate into a good reality. I do not believe that the illegitimate opportunities you are targeting would even abide by the new rules because clearly they have a problem with the ones already in place. I think the most important thing to remember is that America is a free enterprise

economy, with entrepreneurship at the heart of free enterprise, and therefore, the path of the entrepreneur should have as little red tape from the government as possible.

Thank you for your dedicated effort in keeping America and our free enterprise system strong. I know that you will reach a conclusion that can satisfy the needs of all involved.